

An Internship Report

On

**“Employee Job Satisfaction of NCC  
Bank Limited”**

(MoghbazarBranch)

**Submitted To:**

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**Submission Date: 16.06.2014**

# Letter of Transmittal

Date: 16.06.2014

Mohammad Tanvi Newaz

Senior Lecturer & MBA Coordinator

BRAC Business School

BRAC University

Subject: Submission of Internship Report.

Dear Sir,

With due respect, I would like to inform you that it is a great pleasure for me to submit the report on “A Study on Employee Job Satisfaction” at NCC Bank Limited as a mandatory requirement for BBA Program. This internship program was my very first on-the job exposure and provided me with learning experience and knowledge in several areas.

I have tried my level best to make a full fledged report by analyzing all the requirements you have asked for.

I am grateful to get the opportunity to prepare this report under your guidance. I will remain deeply grateful if you kindly give your valuable time to go through the report and evaluate my performance. I will be very happy to provide any further explanation if necessary.

Sincerely yours,

Anika Aziza

ID#09104115

Department: BBS

# Acknowledgement

First of all I would like to thank all mighty Allah for giving me the understanding and enabling me to complete the internship report successfully on time. It is a pleasure to take this opportunity to thank some people who have encouraged, directed and supported me throughout the internship program.

I would like to show my gratitude to my supervisor Mohammad TanviNewaz, Senior Lecturer & MBA Coordinator, BRAC Business School, BRAC University for helping me and guiding me for preparing my internship report. Then I would like to thankMd. ShakilurRahman,Asstt. Vice President,NCC Bank limited and Md. WahidurRahman, Principal Officer, NCC Bank Limited for supervising me in my entire internship period and providing me with the necessary information required to prepare my report. I would also like to thank all the employees of NCC Bank for helping me in this report.

# Executive Summary

This study is the result of my internship program ran for the past three months placed at the NCC Bank Ltd, Moghbazar branch. The purpose of this study is to understand the level of employee job satisfaction and for this reason I had to gain the practical area of responsibilities of the employees so that I could interact with them directly to understand their views and their relation with their organization. Job satisfaction describes how content an individual is happy with his or her job. The happier people are within their job, the more pleased they are said to be. This study shows that employee job satisfaction largely depend on job promotions, training programs, career development opportunity, feedback from supervisor, relationship with senior management, flexibility to balance between work and home etc. The sample for this study was the current employees of National Credit & Commerce Bank Ltd. Printed questionnaires were distributed among 35 respondents and all the questionnaires have been collected and taken as the data for the study. The data has been analyzed by MS Excel. In this study, some results were satisfactory, which proved that the items of questionnaires are appropriate with this study. Despite differences in opinions made by the employees of the organization on what the study was conducted, the study shows that they are satisfied with their job.

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# PART: 1

## INTRODUCTION



# An Overview of NCC Bank Limited:

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NCC Bank Limited is the leading private sector bank in Bangladesh offering full range of Personal, Corporate, International Trade, Foreign Exchange, Lease Finance and Capital Market Services. NCC Bank Limited is the preferred choice in banking for friendly and personalized services, cutting edge technology, tailored solutions for business needs, global reach in trade and commerce and high yield on investments, assuring Excellence in Banking Services.

## **Historical Background:**

National Credit and Commerce Bank Ltd. bears a unique history of its own. The organization started its journey in the financial sector of the country as an investment company back in 1985. The aim of the company was to mobilize resources from within and invest them in such way so as to develop country's Industrial and Trade Sector and playing a catalyst role in the formation of capital market as well. Its membership with the browse helped the company to a great extent in these regard. The company operated up to 1992 with 16 branches and thereafter with the permission of the Central Bank converted into a full-fledged private commercial Bank in 1993 with paid up capital of Tk. 39.00 crore to serve the nation from a broader platform.

Since its inception NCC Bank Ltd. has acquired commendable reputation by providing sincere personalized service to its customers in a technology based environment.

The Bank has set up a new standard in financing in the Industrial, Trade and Foreign exchange business. Its various deposit & credit products have also attracted the clients-both corporate and individuals who feel comfort in doing business with the Bank.

# Business Principles:

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The principles or rules of doing business are an integral part of organizations' operation, function, management, prospect and positioning. The principles include its mission, vision, objectives, commitment, goals and slogan.

## **Mission:**

To mobilize financial resources from within and abroad to contribute in Agriculture's, Industry & Socio-economic development of the country, to deliver excellent financial service for our communities based on strong customer relationship and to create a friendly environment where customers and our people can excel.

## **Vision:**

To become the Bank of choice in serving the Nation as a progressive and Socially Responsible financial institution by bringing credit & commerce together for profit and sustainable growth.

## **Slogans:**

*“Where credit and commerce integrates.”*

## **Objectives of NCCBL:**

The objective of the organizational structure and corporate governance of NCCBL is established in a strong customer oriented and transparent management. They constantly focus on understanding customer needs. As the banking circumstances under goes changes so is the bank and it repositions it in the changed market conditions. The main objectives of NCCBL are as follows:

- ❖ To conduct banking business.
- ❖ To establish a good and cordial relationship between the bank and the customers.

- ❖ To invest in various profitable sector to assist the boosting up the industrial sectors.
- ❖ To rise the living standard of the people providing various schemes.
- ❖ To make employment.
- ❖ To ensure safety of the customers assets and deposit.
- ❖ To advise on financial matter to the new entrepreneur.

# Board of Directors:

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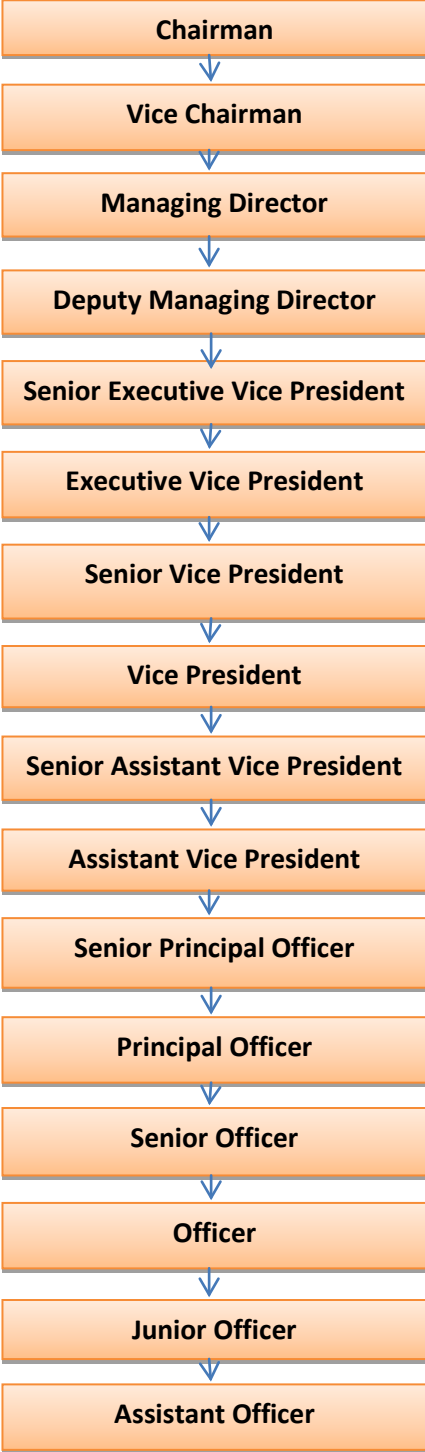
## LIST OF BOARD DIRECTORS

No.	List of Directors	Designation
01.	Alhaj Md. NurunNewaz	Chairman
02.	Mr. KhairulAlamChaklader	Vice- Chairman
03.	Mr. A.S.M. Main UddinMonem	Director
04.	Mr. Md. Abdul Awal	Director
05.	Mr. AmjadulFerdousChowdhury	Director
06.	Mr. S. M. Abu Mohsin	Director
07.	Mr. Abdus Salam	Director
08.	Mrs. SohelaHossain	Director
09.	Mr. Yakub Ali	Director
10.	Mr. Md. Abul Bashar	Director
11.	Mr. Md. Harunur Rashid	Director
12.	Mr. Md. Moinuddin	Director
13.	Professor ShahidUddin Ahmed, Ph.D	Independent Director
14.	Mr. Mohammad Nurul Amin	Managing Director & CEO

# NCCBL' S Organizational Structure

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**Organizational Structure:**



# Branch Structure:

## Structure of the Branch:

- Head of Branch
- Deputy Manager
- Senior Principal Officer (3)
- Principal Officer (2)
- Senior Officer (6)
- Officer GR-1 (4)
- M.T.O (2)
- Officer (5)
- Junior Officer (6)
- Assistant Officer (3)
- Computer Operator (2)
- Security Guards (2)
- Tea Boy (4)
- Casual Staff (3)

## Branch Information:

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<b>Serial no:</b>	<b>Branch Name</b>	<b>Serial no:</b>	<b>Branch Name</b>
1	Agrabad	26	Jessore
2	Akhaura	27	Joydebpur
3	AmanBazar	28	Kodomtali
4	Andherkillla	29	Kawranbazar
5	Babubazar	30	Khulna
6	Banani	31	Kumarpara
7	Bongshal	32	Kushtia
8	Borolekha	33	Laldighirpar
9	Barishal	34	Laxmipur
10	Boshundhara	35	Madaripur
11	Bisshoroad	36	Madhabdi
12	Bogura	37	Maizdi
13	Comilla	38	Mirpur
14	CoxsBazar	39	Mitfort
15	Dokhinkhan	40	Moghbazar
16	Dhanmondi	41	Motijheel
17	Dilkhusha	42	Nawabgonj
18	Dinajpur	43	Narayangonj
19	Elephant road	44	Nowababpur
20	Feni	45	Panthapath
21	Gulshan	46	Progotishoroni
22	Hajigonj	47	Shymoli
23	Islampur	48	Savar
24	Jogonnathpur	49	Tongi
25	Jatrabari	50	Uttara

# Products and Services of NCC Bank :

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## **Loan Products:**

- Personal Loan
- Education Loan
- Car Loan Scheme
- House Building Financing
- House Repairing and renovation loan
- Home Improvement loan
- Consumer Financing scheme

## **Deposit Products:**

- Current A/C
- Savings Bank Deposit A/C
- Special Notice Deposit A/C
- Special Savings Scheme
- Special Deposit Scheme
- Premium Term Deposit A/C
- Instant Earnings Term Deposit
- Money Double Program
- Money Triple Program
- Youngster Account
- Youngster Maximus Account
- Youngster Money Plan Scheme



## **SME Banking:**

- Small Business Loan
- Lease Finance
- Working Capital Loan
- Festival Business Loan

## **Cards:**

- Credit Cards
- Debit Cards

## **Remittance products:**

- Wage Earners Welfare Deposit Pension Scheme
- Special Interest Rate On Deposit and Loan
- Overseas Employment Loan Scheme

## **Services:**

- NCCBL Securities & Financial services
- Treasury Services
- Locker Services
- Remittance Services
- Remittance sending partners
- Schedules of charges

## **Remittance Service:**

For Wage Earners Remittance NCCBL has Agency arrangement with 12 reputed Exchange Houses covering major Locations of our Expatriates. Correspondence arrangement with more than 330 Financial Institutions all over the World.

## **Treasury Service:**

Primary Dealer of Govt. Approved Securities

**NCCBL Securities & Financial Service:**

Member, Dhaka Stock Exchange Ltd. Full Service Depository Participant

**Interest Rate paid to different Deposit liabilities:**

Serial	Application	Interest rate
1	FDR for 3 months	8.00%
2	FDR for 6 months	8.25%
3	FDR for 1 year	8.50%
4	FDR above 1.5 years	8.75%
5	FDR above 2 years	9.00%
6	STD Account	4.00%
7	SDS Account	11.10%
8	Savings Account	5.00%

# Functions of NCCBL Moghbazar Branch:

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## **General Banking:**

General Banking is the main point of all the banking operating. General Banking department collects deposits and simultaneously provides some ancillaries services. It provides those customers who come frequently and those customers who come one time in banking for enjoying services. It is the department, which provides day to day services to the customers. The general banking service includes:

## **Account opening section:**

Account opening section is the gate for the client to enter into the bank. It is the root of the banker customer relationship. This section is one of the most important sections in the banking activities. Various rules and regulations are maintained for creating an account.

**Deposit section:** In this section there are two types of deposits:

- Demand Deposit
- Term Deposit

## **Demand Deposit:**

In the demand deposit section there is no restriction for withdrawing money. The customer can withdraw money anytime for his/her need. It does not require any kinds of prior notice for withdrawing money.

## **Current Account:**

Any businessman, firm, limited companies, local bodies, corporate bodies etc. can open a Current A/c with NCC Bank Limited. Current deposit is 100% demand deposit and account holder can deposit/withdraw his/their deposits frequently without any limit.

### **Savings Account:**

Any individual person, local bodies, club, society, association, house wife, student, non-profitable organization etc. can open a Savings Bank Deposit A/c with NCC Bank Limited. Saving Bank Deposit is both demand and deposit, of which 10% is demand and 90% is time deposit and account holder can withdraw his/their deposits twice in a week up to a certain limit.

### **Term Deposit:**

Frequent withdraw is discouraged in this section. If a customer wants to close his term deposit before the maturity date then he/she will not take the full interest payment.

NCC Bank term deposits are:

### **Short Term deposits (STD Account):**

Basically big companies, organizations, Government organization keep STD account. Frequent withdraw is discouraged. The deposit should be kept seven days for getting the interest. The interest rate on the STD account is 4%.

### **Fixed Deposit:**

In the fixed deposits the time and interest rate is fixed. The minimum balance is BDT 50000 TK and it is for at least 3 month and maximum 2 years lengthy. The interest rate is 11%.

### **Money double program(MDP):**

It is a new product of deposit. It is a deposit product for a specific period of 6.5 years. On completion of term of 6.5 years the deposit amount will make the principal amount double and depositor will get double of deposited amount.

**Who can apply:** Any person can open Money Double Program Deposit (MDPD) A/c with NCC Bank Limited for Tk. 1.00 Lac and it's multiple.

Premature encashment of MDPD will be discouraged. However if the depositor insisted to encash the same before maturity then the following procedure will be applicable for premature encashment.

- **For less than 12 months:** No interest will be paid other than principal amount, but charges to be realized from the principal amount of deposit.
- **For more than 12 months:** Interest will be paid at existing rate applicable to Savings Bank Deposit A/c and charges to be realized from the proceeds.

### **Special Savings Scheme (SSS):**

Any individual person can open a Special Savings Scheme deposit A/c with NCC Bank Limited for tenure of 5/10 years. Depositors can open SSS A/c with monthly slab of minimum Tk.1000 and maximum Tk.25, 000 and can deposit its monthly installments up to 15th day of month. SSS A/c deposit is 100% term deposit and account holder can withdraw his/their deposits after expiry of maturity of SSS A/c.

<b>SERIAL NO.</b>	<b>MONTHLY DEPOSIT</b>	<b>5 years @13%</b>	<b>10 years@13%</b>
<b>1.</b>	1000	82,800	2,31,800
<b>2.</b>	2000	1,65,600	4,63,600
<b>3.</b>	3000	2,48,400	6,95,400
<b>4.</b>	4000	3,31,200	9,27,200
<b>5.</b>	5000	4,14,000	11,59,000
<b>6.</b>	10000	8,28,000	23,18,000
<b>7.</b>	15000	12,42,000	34,77,000
<b>8.</b>	20000	16,56,000	46,36,000
<b>9.</b>	25000	20,70,000	57,95,000

## **Special Deposit Scheme:**

Any individual person, businessman, firm, limited companies, local bodies, corporation, corporate bodies etc. can open a Special Deposit Scheme A/c with NCC Bank Limited. Special Deposit Scheme A/c is a term deposit of 3 (Three) years and interest is payable on monthly basis. Special Deposit Scheme is 100% term deposit and account holder can withdraw his/their deposits (Principle amount) after expiry of maturity of deposit.

## **Loan and Advances:**

### **Personal Loan:**

- **Eligibility of the applicant:** Only Permanent salaried employees with at-least 3 years of confirmed service.
- **Age Limit:** Minimum Age 21 years to Maximum 50 years.
- **Loan Limit:** Minimum: BDT 25,000 and Maximum BDT 100,000.
- **Loan Application Fees:** BDT 600.
- **Loan Tenure:** Minimum 6(six) months but not exceeding 3(three) years.

### **House Repairing & Renovation Loan:**

A term loan facility to finance for House repairing and renovation to increasing rental income

- **Eligibility of the applicant:** Only the residential house/flat (not older than 20 years) owners.
- **Age Limit:** Minimum Age 21 years to Maximum 50 years.
- **Loan Limit:** Minimum: BDT 50,000 and Maximum: BDT 500,000.
- **Loan Application Fees:** BDT 600

## **Small business loan:**

- **Eligibility of the applicant:** Honest and vigorous entrepreneur who have five years' experience in business, the person who is able to repayment the loan and interest.
- **Loan limit:** Maximum: BDT 500,000.
- **Loan Application Fees: BDT 600.**

## **Term loan:**

<b>Types of loan</b>	<b>Duration for repayment</b>	<b>Interest rate(changeable)</b>
<b>Loan general</b>	1 to 10 years	15.50%
<b>Loan against house building</b>	1 to 10 years	14.50%
<b>Small business loan scheme</b>	1 to 10 years	17.00%
<b>House repairing/Renovation loan</b>	1 to 10 years	17.00%
<b>Personal loan scheme</b>	1 to 10 years	17.00%

## **Foreign Exchange:**

Foreign Exchange Business plays a vital role in providing revenue in the bank income pool. It deals with import, export, and foreign remittance and post import financing. Through this is an ancillary service provided by the bank. The bank is purchasing primary security by giving loan in form of loan against imported merchandise (LIM), and loan against trust receipt (LTR). Bank branch should be 'Authorized Dealer' with the approval of Bangladesh Bank to run foreign exchange business. This department is playing an important role in enhancing export earnings, which aids economic growth and, in turn, will be helpful for economic development. On the

other hand, it also helps to meet those goods and services, which are more demandable and not adequate in our country. It has three sections:

- Import section
- Export section

## **Human Resource Management of NCCBL:**

NCC Bank Limited recognizes that a productive and motivated work force is a prerequisite to leadership with its customers, its shareholders and in the market it serves. NCC bank treats every employee with dignity and respect in a supportive environment of trust and openness where people of different backgrounds can reach their full potential. The bank's human resources policy emphasize on providing job satisfaction, growth opportunities, and due recognition of superior performance. A good working environment reflects and promotes a high level of loyalty and commitment from the employees. Realizing this NCC Bank limited has placed the utmost importance on continuous development of its human resources, identify the strength and weakness of the employee to assess the individual training needs, they are sent for training for self-development. To orient, enhance the banking knowledge of the employees NCC Bank Training Institute (NCCBTI) organizes both in-house and external training.



# PART: 2

## BACKGROUND

# Background of the study:

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Job satisfaction of employees is mainly considered as a gathering of feelings and satisfactions that an individual holds toward their job. When an employee finds his or her job interesting, competitive, rewarding and reliable- this state of the employee is that he or she is satisfied in his or her service. Internship program is a perfect blend of the theoretical and practical knowledge. This report is originated to fulfill the requirement of the assign project internship report on “**A Study on Employees’ Job Satisfaction** at NCC Bank Ltd. Since HRM is my concentration of study and I will like to work in this field in future, preparation of this report will help me in my line of work. I have worked in the General Banking Department of NCC Bank and the task I had carried out mentioned below:

## Clearing section:

**Filling account opening form:** NCC Bank has its own printed form. I used to help the customers to fill up the form. The things that have been recorded in the forms are: name of the account opener, address, and contact number, nominee’s information with his signature, introducer’s information etc. I also completed some incomplete form and update them.

**Filling up the FDR form:** The procedures are same as account opening form, only the customers need to give two copies of photograph along with national ID card. I used to fill up the KYC (know your customer) part of the form.

**Cash section:** In the cash my job was- give numbers to all the bills collected, give seals on them and note them on register copy.

## Remittance section:

**Voucher sorting:** Under this section I used to sort the vouchers according to debit and credit.

**Distribute form:** My job was to distribute the forms to the customers and fill up them. There are various types of forms named as Placid, Rio, National Express, and MoneyGram etc.

## Origin of the study:

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The report is prepared for 3 month Internship program for the student of BRAC University. This study will help me in future if I want to involve myself in financial institution like Bank. This program helps me a lot to understand the working environment and behavior of the staffs of the bank.

## Objectives of the study:

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- To know the reasons behind the job dissatisfaction of the employees from the findings.
- To focus on the relative importance of job satisfaction.
- To study the employees perception towards organization.
- To study the attitude of the employees towards their works.
- To understand the relationship between employers and employees.
- To recommend some suggestions to solve this problem.



# Limitations:

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When I start my report writing, I think I may face some major problems, such as,

- Insufficient supply of journals, books.
- Job related information's of bank are very confidential.
- The survey is subjected to the bias and prejudices of the respondents. Hence 100% accuracy can't be measured.
- Preparation of this report took a long time than expected as the officials were very busy and could not give the time to provide the information.
- The data collected are subjected to be inaccurate and imprecise. Since the respondents were asked to fill up the questionnaire at the bank premises, there is a lot of chance that they were not completely truthful about their opinion and filled up the questionnaire out of reluctance.
- Lack Of my experience and efficiency to prepare the standard report.



# PART: 03

## Methodology

# Methodology:

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## Sources of data collection:

The data used to prepare this report have been collected from primary and secondary sources.

### Primary sources:

Conducted survey through questionnaire.

### Secondary sources:

- Annual report 2010,2011,2012
- Websites of NCCBL

## Methods of data collection:

For collecting all information's I used only one method which is a quantitative data collection method. A structured questionnaire is designed for this report and the opinions were taken from the employees of NCCBL.

## Sampling method:

Random sampling method was used.

## Sample size:

There were 35 respondents.

## Data analysis technique:

MS Excel was used for data analysis.

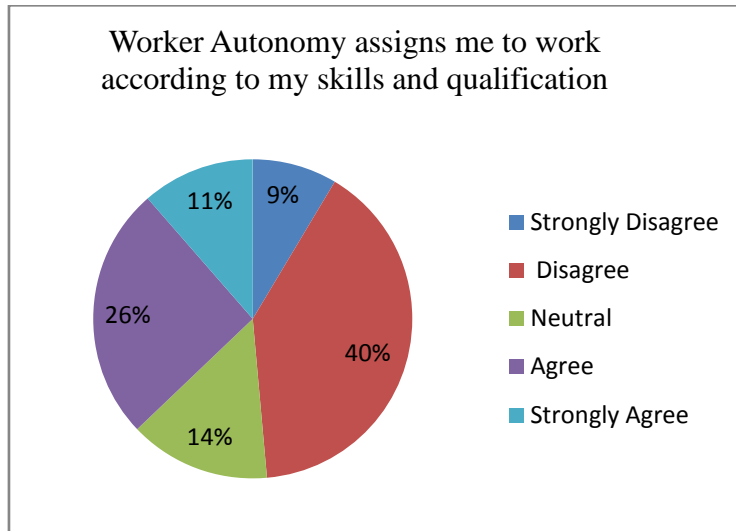
# PART 4

## FINDINGS AND ANALYSIS

# Findings and Analysis

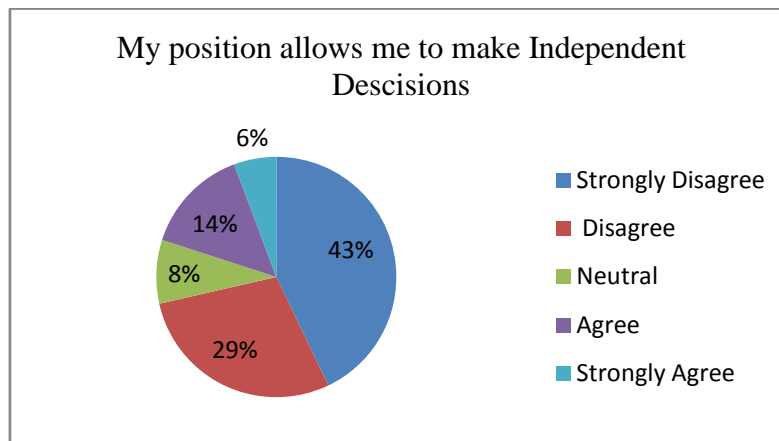
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## Question No.1



For this Question 5 options were given. Among 35 of employees 40 % were disagree and 9% are strongly disagreed because they think the branch seldom follows the job rotation instruction set by the HR department . 26% of them are agreed because they think job description match with their KSAO'S and 14 % are neutral due to some factors.

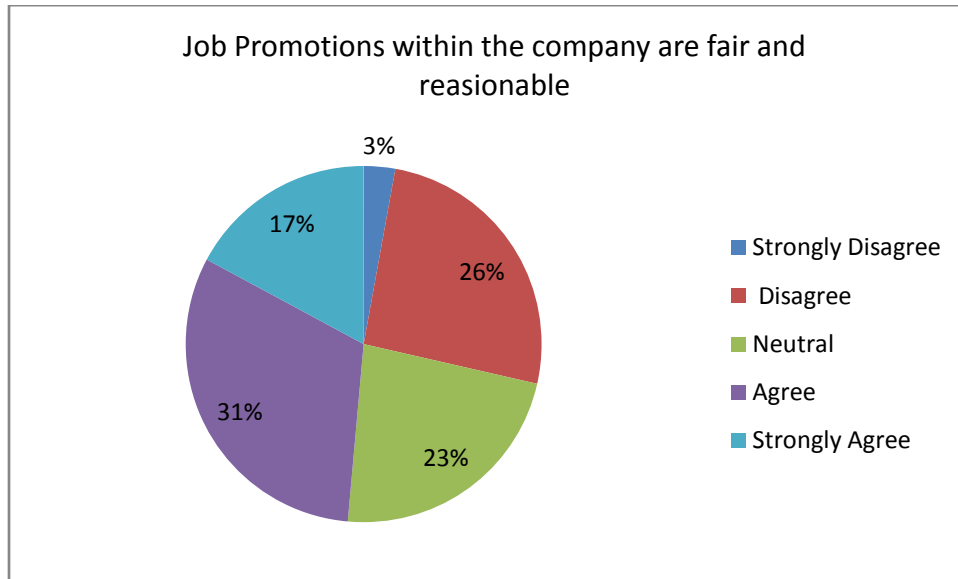
## Question No.2





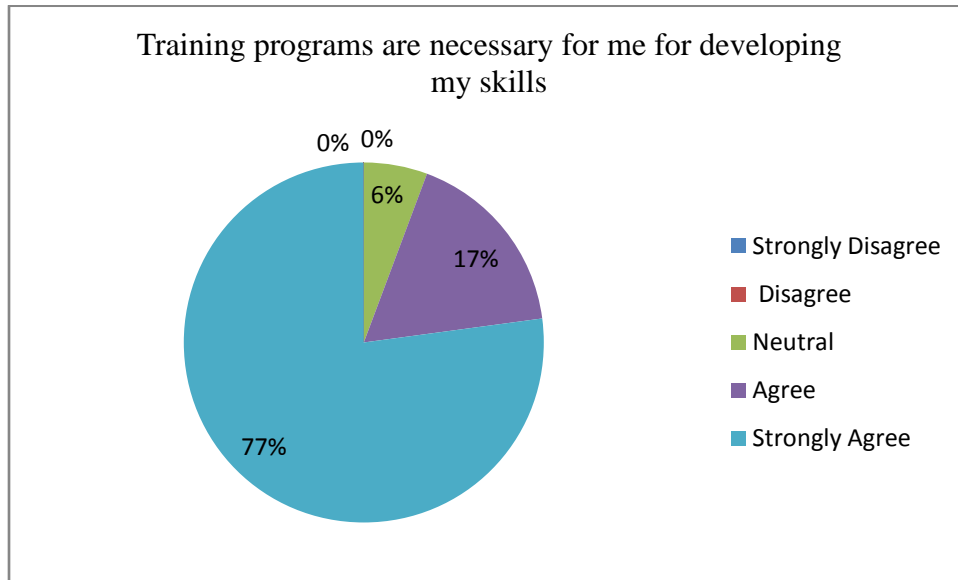
For this Question 5 options were given. Among 35 of employees 43 % are strongly disagreed and 29% are disagreed because they think the position they are in till does not allow them to make their own decisions. 14 % are agreed because they think their position allows them to make their own decision. 8% of them remain neutral.

**Question No.3**



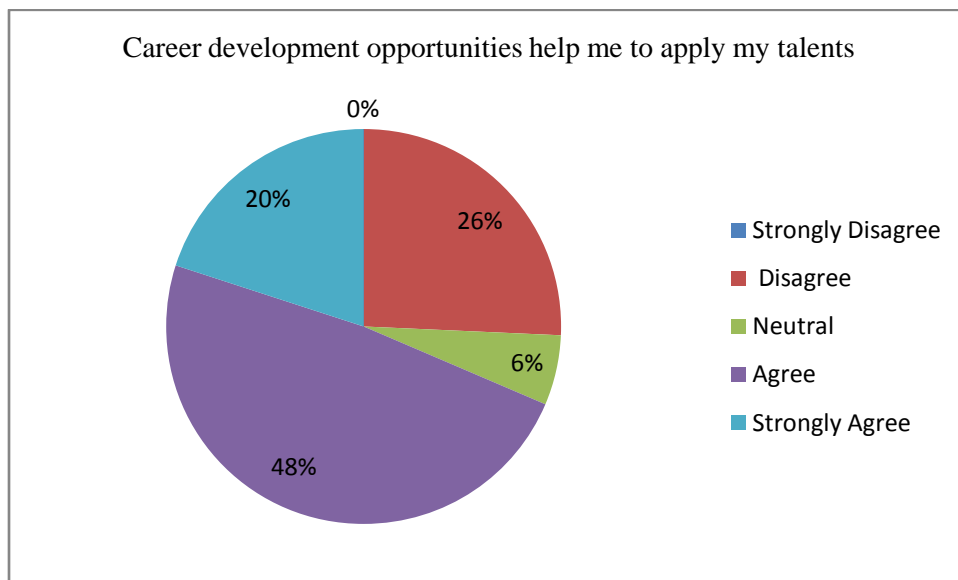
For this Question 5 options were given. Among 35 of employees 31 % are strongly agreed and 17% are strongly agreed because compared to other organization they think job promotions within the company are fair and reasonable. 26 % are disagreed because they think job promotion within the company is not fair and reasonable. 23% of them were neutral because they did not want to comment on this question.

**Question No.4**



For this Question 5 options were given. Among 35 of employees 77 % are strongly agreed and 17% are s agreed because they believe training programs are necessary for enhancing their skills. 6% of them were neutral.

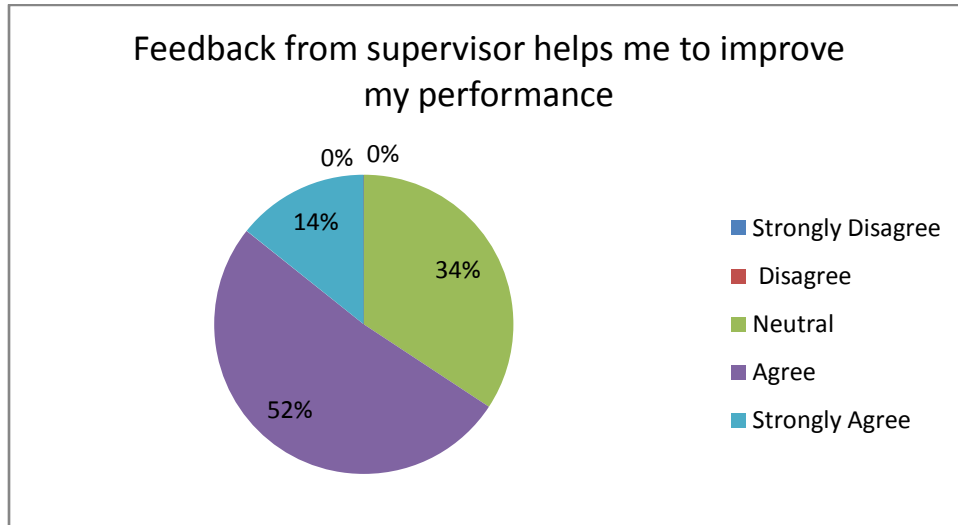
**Question No.5**



For this Question 5 options were given. Among 35 of employees 48 % are agreed and 20% are strongly agreed because they feel that they are provided the career development opportunities..20

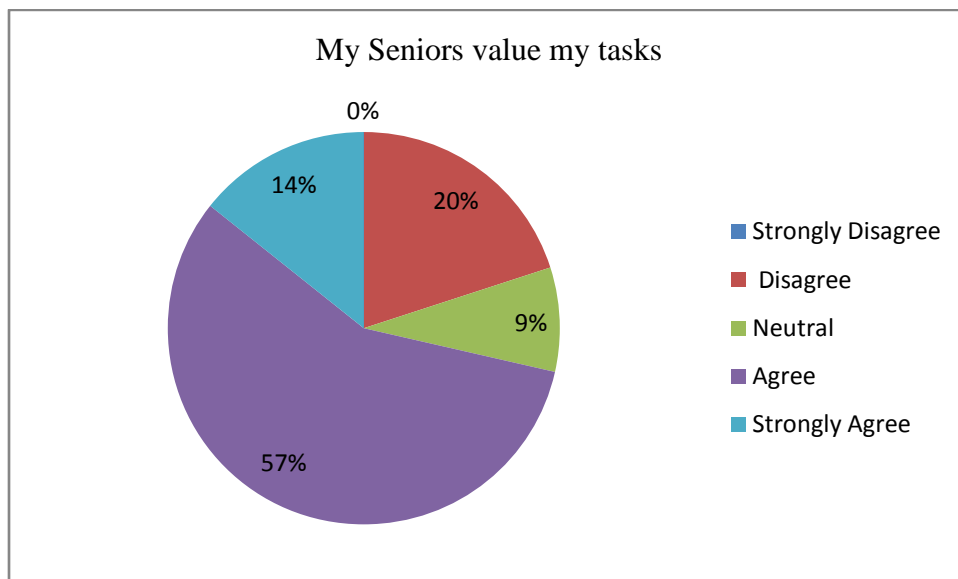
% are strongly disagreed because they think they do not find the right opportunity to develop their career.

**Question No.6**



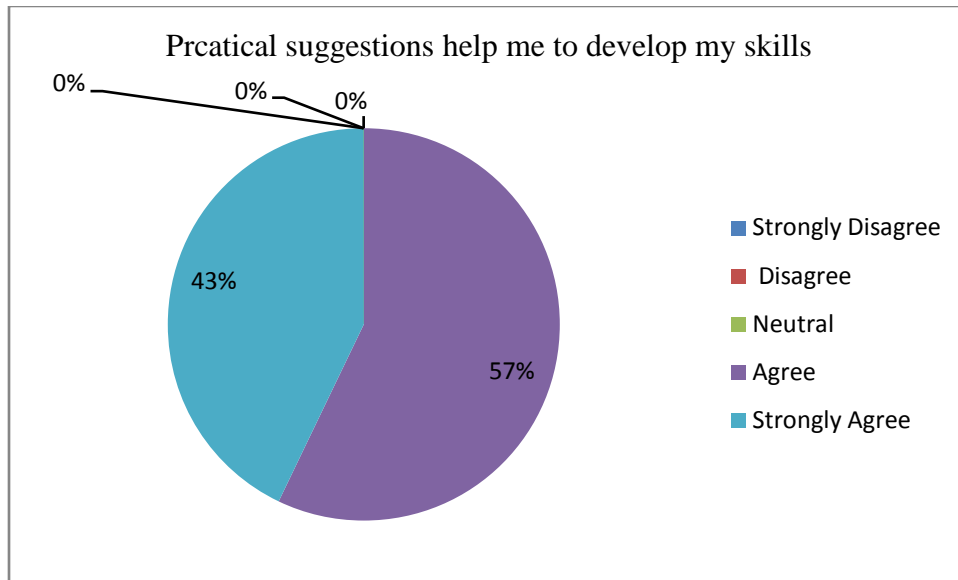
For this Question 5 options were given. Among 35 of employees 52 % agreed and 14% are strongly agreed because they believe feedback from supervisor is always affective. 34 % of them are neutral because they think that they could not get proper feedback.

**Question No.7**



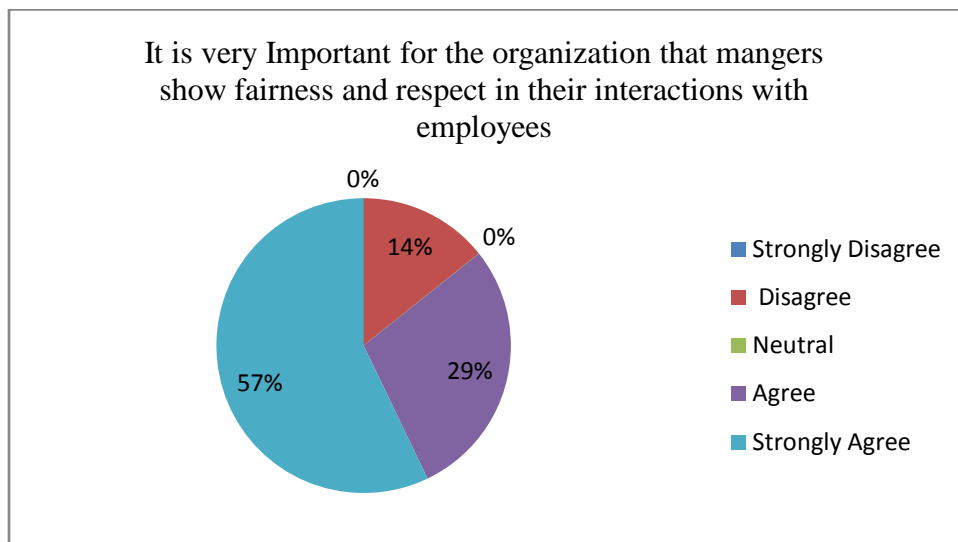
For this Question 5 options were given. Among 35 of employees 57 % are agreed and 14% are strongly agreed because they feel their seniors value the work they have done. 20 % are disagreed because they think they are not valued by the seniors for the job they have done.

**Question No.8**



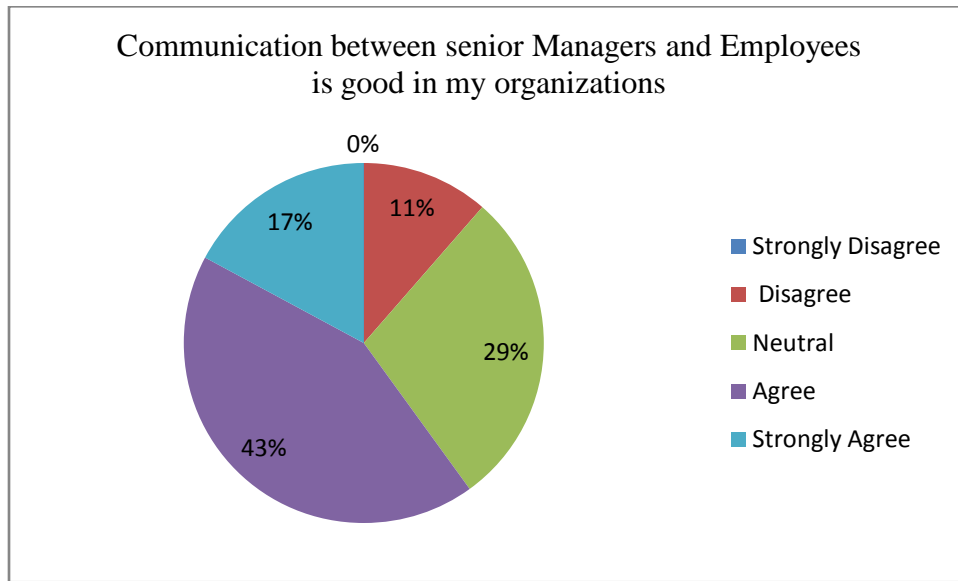
For this Question 5 options were given. Among 35 of employees 57 % are agreed and 43% are strongly agreed because practical suggestions they received help them to develop their skills.

**Question No.9**



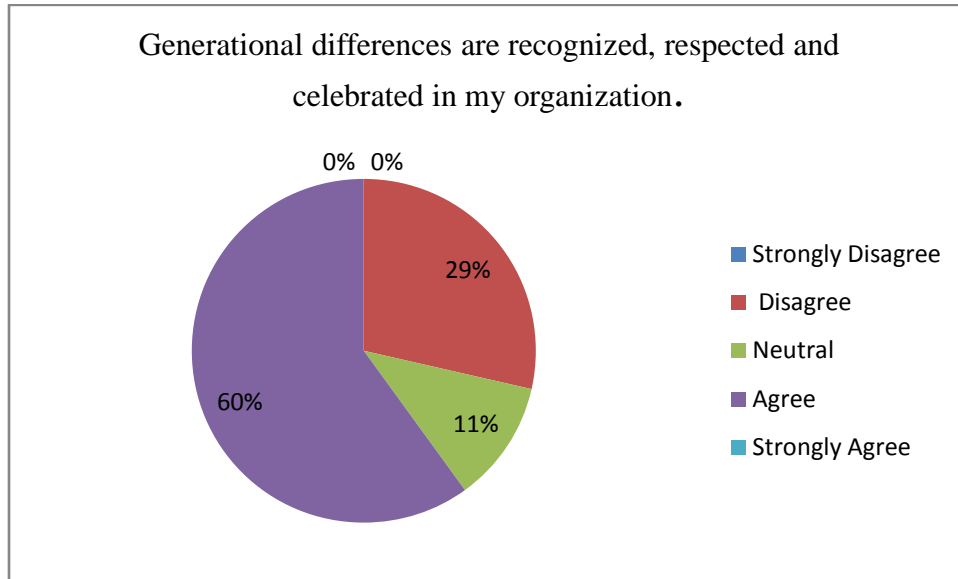
For this Question 5 options were given. Among 35 of employees 57 % are strongly agreed and 29% are agreed because they believe that it is important that managers show fairness and respect when interacting with employees. 14 % are disagreed because they believe some times the manager should be strict with employee when interacting with them.

**Question No.10**



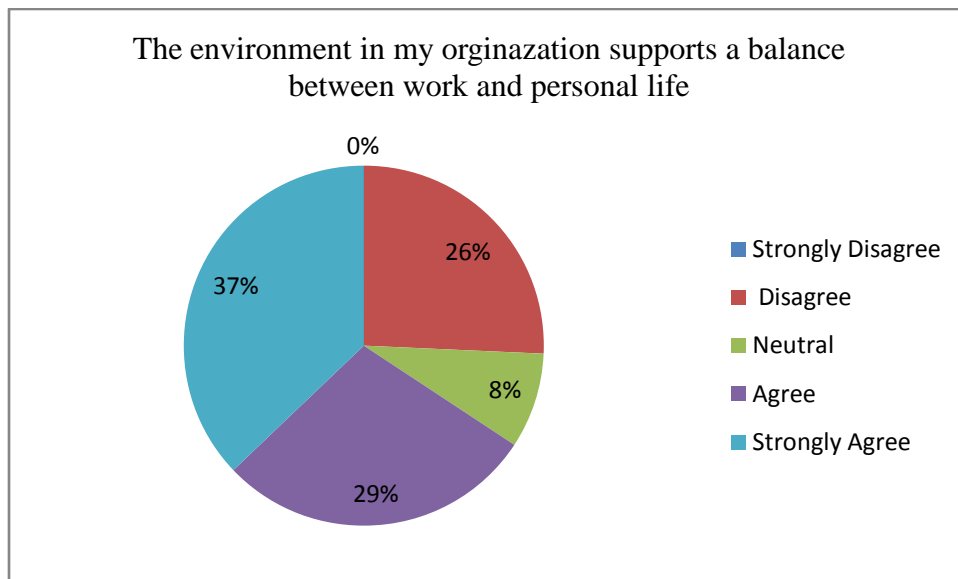
For this Question 5 options were given. Among 35 of employees 43 % are agreed and 17% are strongly agreed because they think communication between senior managers and employees is good in the organization. 29 % are neutral because they think communication between managers and employees is good enough.

**Question No.11**



For this Question 5 options were given. Among 35 of employees 60 % are agree because they think generational differences are recognized and respected in the organization as seniors work as a motivator. 29% are disagreed they think age is not an issue, everyone is colleague.

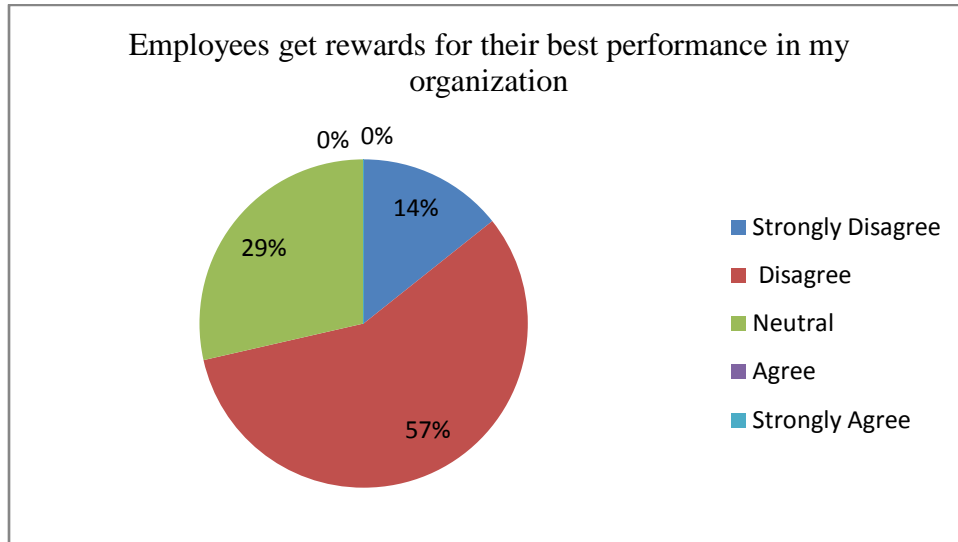
**Question No.12**



For this Question 5 options were given. Among 35 of employees 37 % are strongly agreed and 29% are agreed because they think the environment supports a balance between work and

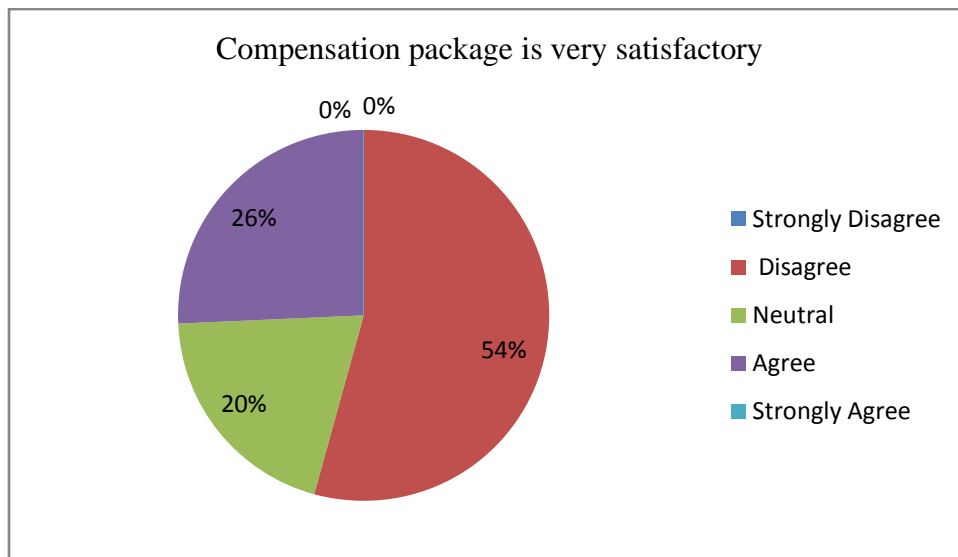
personal life. 26 % are disagreed because they think there is less balanced between work and personal life.

**Question No.13**



For this Question 5 options were given. Among 35 of employees 57 % are disagreed and 14% are strongly disagreed because organization does not give performance related pay. 29 % were neutral because they think it is not always necessary to get rewards.

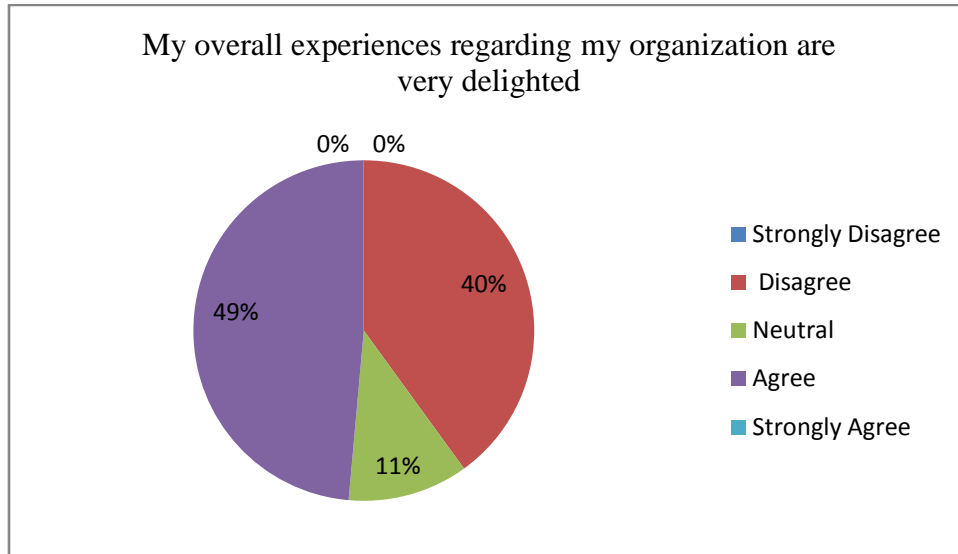
**Question No.14**



For this Question 5 options were given. Among 35 of employees 54 % are disagreed because compensation package is not satisfactory and 26% are agreed because they are happy with the

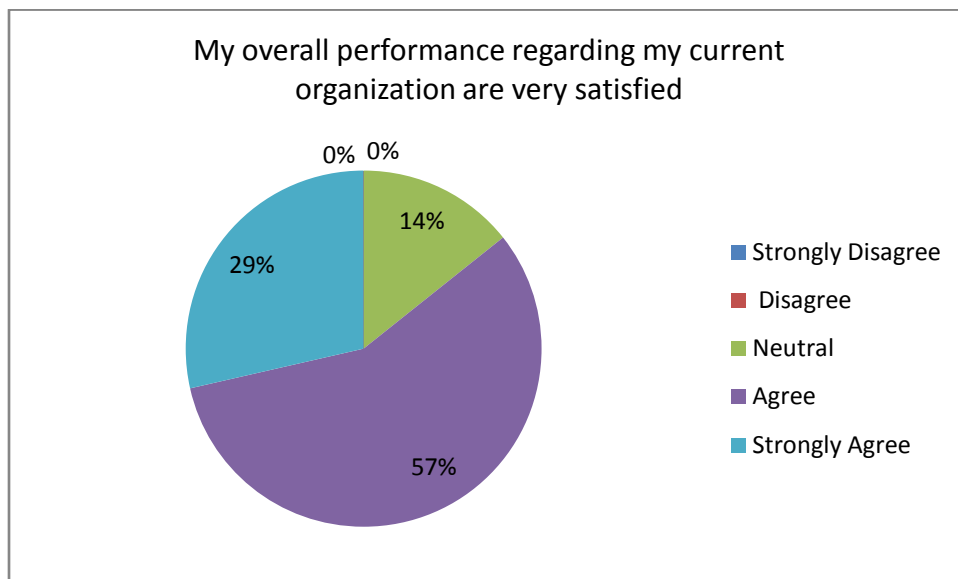
compensation package. 20% of them were neutral because they feel that there should have more variation.

**Question No.15**



For this Question 5 options were given. Among 35 of employees 49 % are agreed because their experience with their organization are satisfactory and 40% are disagreed because their overall experience is somewhat satisfactory.11% of them were neutral.

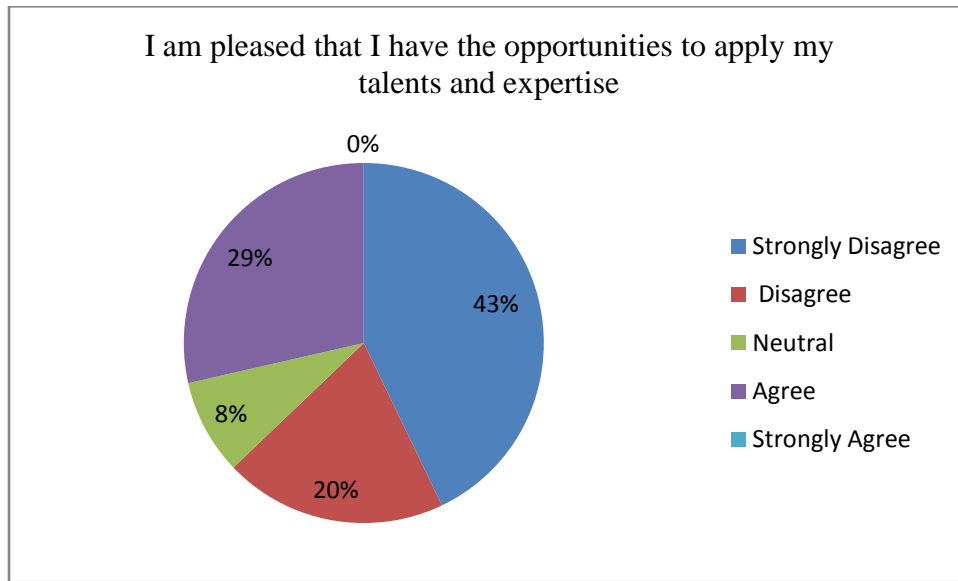
**Question No.16**





For this Question 5 options were given. Among 35 of employees 57 % are agreed and 29% are strongly agreed because their overall performance regarding their current organization is very satisfied. 14 % of them were neutral because they think their performance could have been much better.

**Question No.17**



For this Question 5 options were given. Among 35 of employees 43 % are strongly disagreed because they believe their abilities and skills would be better implemented in other organization. 29% of them are agreed because they believe they have the opportunities to apply their talents.

# PART: 05

## **RECOMMENDATION & CONCLUSION**

# Recommendation:

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- Employers assure their employees that they have rights to take their decisions related their work areas independently and can choose their own method of working.
- The scope of promotion should be increased otherwise turnover rate will be increased.
- They should also arrange award ceremonies to find out the most talented, honest, sincere person in the institution and appreciate him or her for his outstanding performances.
- Since they don't pay proper compensation they should facilitate benefits so that fewer compensation is a least bother to employees.
- Supervisor should provide a clear feedback to all.
- Job description should be redesigned so that the employees get the opportunity to apply their talents and expertise.



# Conclusion:

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Job satisfaction of employees is always a very important part in the business world. It cuts very good figure in our everyday communication because job satisfaction can help the organization to motivate the working team and retain it but to determine the level of satisfaction is dependent on different variables. But these variables are different for all the organizations. The patterns and policies of organizations determine the employee job satisfaction. This research found that the employees' satisfaction of job is dependent on job promotions, training programs, flexibility to balance between work and home, career development opportunities. In this study it is also found that worker autonomy, immediate performance feedback, compensation, position and career development opportunities have less significant relationship with employees' job satisfaction.



# PART: 06

## **BIBLIOGRAPHY & APPENDIX**

# Bibliography:

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- ❖ [www.nccbank.com.bd/Divisions](http://www.nccbank.com.bd/Divisions)
- ❖ Loan and Advance manuals
- ❖ [www.google.com](http://www.google.com)

# Appendix

## Survey Questionnaire for Employees Job Satisfaction

Prepared by: Anika Aziza

Id#: 09104115

Department: BRAC Business School

BRAC University

### General Profile of Respondent

1. Gender:  Male  Female
2. Age (Years):  18- 22  23- 27  28- 32  33- 37  
 38- 42  43- 50  51- 60  Above 60
3. Highest Level of Education:  Masters or Above  Graduate  Honors  
 B.A/ B.Sc/ A- Level  SSC/ O- Level
4. Job Experience (Years):  Less than 4  5- 10  11- 15  
 16- 20  21- 25  26- 30  Above 30
5. Managerial Level you are currently working at:  Bottom Level  Mid- Level  
 Top- Level  Student/ Unemployed/ Not Applicable

Serial No.	Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	Worker Autonomy assigns me to works according to my skills and qualification.					
2.	My position allows me to make independent decisions.					
3.	Job promotions within the company are fair and reasonable.					

4.	Training programs are necessary for me for developing my skills.					
5.	Career development opportunities help me to apply my talents.					
6.	Feedback from supervisor helps me to improve my performance.					
7.	My seniors value my tasks.					
8.	Practical suggestions' help me to develop my skills.					
9.	It is very important for the organization that managers show fairness and respect in their interactions with employees.					
10.	Communication between senior managers and employees is good in my organization.					
11.	Generational differences are recognized, respected and celebrated in my organization.					
12.	The environment in my organization supports a balance between work and personal life.					
13.	Employees get rewards for their best performance in my organization.					
14.	Compensation package is very satisfactory.					
15.	My overall experiences regarding my institution are very delighted.					
16.	My overall performances regarding my current organization are very satisfied.					
17.	I am pleased that I have the opportunities to apply my talents and expertise.					